

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
Eastern Division

In Re:)	BK No.: 25-04476
)	
ILDEFONSO LUIS BAERGA)	Chapter: 13
VALENZUELA, and)	Honorable David D. Cleary
CLARISA RODRIGUEZ-BAERGA)	
)	
Debtor(s))	

AGREED ORDER CONDITIONING AUTOMATIC STAY

This matter coming before the Court on the motion of AMERICAN HONDA FINANCE CORPORATION ("Honda") to modify automatic stay, and the parties being in agreement;

IT IS ORDERED:

1. The automatic stay remains in effect as to Honda, subject to the conditions of this Order;
2. Ildelfonso Luis Baerga Valenzuela and Clarisa Rodriguez-Baerga ("Debtors") agree to at all times maintain valid insurance on the 2020 Honda CRV motor vehicle bearing a Vehicle Identification Number of 2HKRW2H87LH629323 (the "Vehicle") wherein Honda is listed as the lienholder/loss payee and agrees to provide Honda with proof of same upon renewal or any changes in coverage;
3. In the event Debtors fail to tender payment to Honda pursuant to the Chapter 13 Plan and Retail Installment Contract, to the extent that non-payment results in a default in payment obligations to Honda of two (2) or more monthly payments, or otherwise fail to comply with any of the other terms or conditions of this Order, such failure will constitute a default by Debtor of the provisions of this Order;
4. Upon default as described above, Honda will file with the Court and serve upon Debtors and counsel a Notice of Default;
5. If such default is not cured within fourteen (14) days of notice, the automatic stay will terminate upon the filing of a Notice of Termination and Honda will have the right to pursue its in rem nonbankruptcy remedies with respect to the Vehicle without having to seek further leave of Court.

AGREED:

/s/ Michelle E. Mandroi
On behalf of Debtors, Ildelfonso Luis Baerga Valenzuela
and Clarisa Rodriguez-Baerga

/s/ Cari A. Kauffman
On behalf of American Honda Finance
Corporation

Enter:



Honorable David D. Cleary
United States Bankruptcy Judge

Dated: September 19, 2025

Prepared by:

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